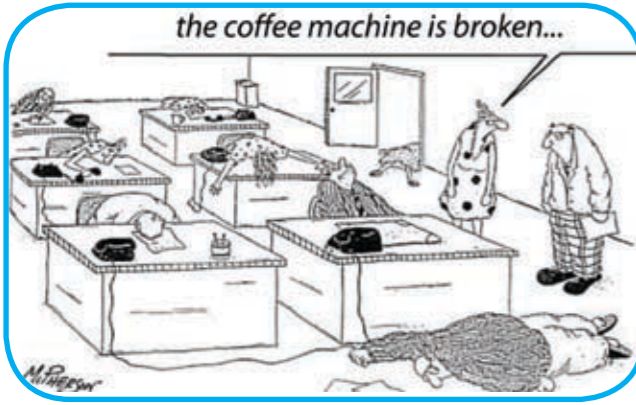




Branches of the Month - August

Congratulations to the following branches that made it to the top of the pops in their country.

- Botswana – Mahalapye
- Zambia – Kabwe – 97% of target



Innovative design work...



Six ways to annoy your co-workers...

- 1) Page yourself over the intercom. Don't disguise your voice.
- 2) Find out where your boss shops and buy exactly the same outfits. Wear them one day after your boss does (really good if your boss is a different gender to you).
- 3) Send e-mail to the rest of the company telling them exactly what you're doing all the time. For example: "If anyone needs me, I'll be in the bathroom."
- 4) Sit all day facing the printer and say you're waiting for your document.
- 5) Put your trash can on your desk. Label it "IN".
- 6) Put decaf in the coffeemaker for three weeks. Once everyone has got over caffeine addiction, switch to espresso.

Go Fish Competition Win ZAR250

If a man and a half can catch a fish and a half in a day and a half...

Question:
How many fish will six men catch in seven days?
Closing date 7 October 2007.

Lots more prizes to win

- Don't forget the other competitions in this issue:
- Page 4 • Win ZAR2 000 as correspondent of the year
 - Win ZAR2 000 for best picture.
 - Closing date: 1 September 2008.
 - Page 9 • Win ZAR250 for your Blue e-mail signature.
 - Closing date 7 October 2007.

Send all your entries, with the name of the competition, to beckstein@icon.co.za or to newsletter@blue.co.za or fax it to +27 (0)86 637 8498

Congratulations, prize winners!

Customer service competition – ZAR250

Anton Nel in Uganda wins for arranging the Blue Angel motorbike service for customers in isolated rural areas.

August crossword – ZAR250

Answer: World Bank.

Lucky draw winner: Dion Naidoo, Manager Blue in Smith Street, Durban

Intranet bonus competition:

Who went where and how?

Answer: Louise rode a zebra to California, Lise rode a tiger to Texas, Carole rode a pony to Florida and Lily rode a lion to Arizona.

Lucky draw winner: Paul Mukumbuta, Blue Lusaka, Zambia.

Congratulations to all of you! Prizes were paid into salary accounts at the end of September.

Why I call it critical mass...

We've been busy in the last month. We bought a company in Namibia with eight existing branches, and got money from the European Union. And we have had magic performances from our two smallest countries – Lesotho and Malawi - for which the staff and management deserve massive congratulations. We have also moved our head office, combining the SA operations, some Nelspruit staff, Greenstart and Blue Financial Services international head offices in one building. This is a good way for Blue to cut costs and at the same time present the right image for the African continent head office.

We welcome new team-members at board level – Company Secretary Reynier van der Westhuizen and Financial Director Johan Maritz, who will face the challenges of our growing international organisation with professional flair and enthusiasm. This same enthusiasm needs to run through the company, from our managers to every last staff member in the smallest branch. You are our face, our hands, our existence, and I want to thank you, all of you who are working so hard and with such energy to deliver fine service to our customers. We depend on you to reach out to Africa and show them what professional, hard-working and dedicated people we are at Blue.

In order to help you build on your existing talent, our Blue learnerships are in place to boost your skills and know-how. One hundred of our staff in South Africa have started this year-long training. Learnerships are another way of up-selling you, our people. You are the best in the industry. You must be thought-leaders, idea-leaders, the best of the best. The learnership is one way of equipping you to take on this powerful role. Congratulations to all those who were selected. There will be more places available next year, for those who have earned them.

Blue has reached critical mass. I've said this before, and I'm stressing it again. We are growing at an amazing rate because we have fine products, a powerful team and a huge need in Africa. As Shakespeare said "There is a tide in the affairs of men, which taken at the flood leads on to fortune. On such a full sea are we now afloat. And we must take the current when it serves..." This is our time of critical mass, and we are taking the current. We have launched ourselves. So rev up your power boats, warriors, and let's show the world what we're made of!

Dave van Niekerk
CEO

Making the right moves - Blue Corporate Head Office





Read about your country in our Annual Report

The Blue annual report is a 'must-read' if you want to know more about the company you work for. Titled "Blue – who, how, what, why, where" It is clearly written and contains lots of useful information about our regions, our customers and our past performance – plus some projections on future performance. There is a section for each country in which we operate, info on our risks, our products, our company culture and the latest Blue research. You can also learn how to evaluate whether BFS is a share worth owning.

Morne Reinders, Investor Relations Manager, says, "The annual report is the first port of call for investors. Up till now we used an eight-page document. Now we have 104 pages - so we can answer all investor queries with plenty of facts and figures. As a spinoff, we'll develop a profile of each country – a forward-looking profile, to show where Blue is going in that country. We're working on those profiles now."



New Financial Director for BFS

Welcome to Johan Maritz, who has joined the board of Blue Financial Services as Financial Director. Johan says, "I am looking forward to my time with Blue. I am sure it will be challenging and exciting. My aim is to, with the help of the current team, build a finance function capable of addressing the needs of the business and all stakeholders in an accurate, timely and professional manner".



The month in review

- Blue Financial Services (BFS) bought a company in Namibia with eight existing branches and will take over operations in October. We're in eight countries now.
- Lesotho broke all records doing business worth R4-million in August.
- Malawi is performing very well, also with only one branch in the country, and the same number of customers as Maseru, Lesotho. Both have only been open two months.
- Tanzania now has eight branches.
- This month, BFS finalised another funding grant from the European Union for ten million euros (approximately R100-million).
- Blue's new head offices in Faerie Glen, Pretoria are open and operating smoothly.
- The Human Resources Division is being revamped
- Our new Financial Director, Johan Maritz, adds great value to the executive team at Blue.
- There are exciting new products in the pipeline.

The best place to work? We're getting there fast

Blue's most important assets are our people. And with that in mind we are always on the lookout for ways to enhance your experience of working for one of Africa's leading financial institutions. Staff members now have:

Group risk cover

Financial protection on death, disability or illness. Your dependents will receive an amount of four times your annual salary.

BFS Memorial Education Fund

If you die, Blue will also make sure your children's education is funded for up to 10 years.

Home loan benefit

Refunds of 10% on your standard monthly mortgage payments paid back to you for ten years. If you die while working for Blue, the first ZAR500 000 of your bond will be settled for you.

Disability

If you are disabled while working for Blue, you will be paid 75% of your monthly salary until you recover, retire or on death, whichever happens first. You won't have to pay medical premiums during this time, and your monthly repayment on the first ZAR500 000 of your bond will be waived for the same period.

Severe Illness Benefit

Provides a lump sum of twice your annual salary for a range of life-changing events. This benefit is unique as it covers all major anatomical and physiological systems in the body. There is also a benefit for your spouse and children.

All of these major benefits will cost Blue staff members nothing. Blue will carry the full cost of the benefits.

More information from HR Director, **Werner Pretorius** at +27 12 991 5529 or wernerp@blue.co.za

Tivumbeni learnership launch parties

Blue top performers in South Africa were delighted to be invited to the launch of the Blue learnership programme in front line skills. The programme, officially titled Tivumbeni (meaning "Let's build ourselves" in Tsonga), was launched in three SA regions in August.

Letters from learners

It is a great honour to be nominated for the opportunity to make my dreams come true. All I could think of is to complete this course with flying colours. I completed my first assignment a day before it was due and passed it. I am so anxious to complete this learnership course that I am devoting every minute I have to it. I want to pass with distinction, that is my goal! I hope that I will be in the first list of learners for the next level. Thank you.

Busisiwe Nhleko

Blue/Future Finance Middelburg.

This learnership is, besides Blue taking over Future Finance, the best thing that ever could have happened to me in a short period of time. I have learned so much about myself that was previously 'UNKNOWN.' Also give my thanks to Johnson and Durelle (training) for a job well done.

Corrie Bruwer

Blue/Future Finance Kimberley



The winning name was proposed by Sonti Makaringe, Manager of Blue Kempton Park, who won the ZAR1 000-00 prize. The name will be used for the duration of the year-long programme. The ZAR1.253 million project, under the care of Schalk van Eck, is an investment in people's development.



Blueprint hits the streets

Blueprint, our new customer newsletter, hit the streets in September. What did you think of it? Send your comments to newsletter@blue.co.za



Winning branch Kempton Park, South Africa received a cheque for ZAR1 000 to share among the staff. Their customer, Isaac Mabunda, won the Best Customer Prize.



Correspondent of the year – win ZAR2 000!

Are you naturally curious, do you enjoy communicating, writing, and keeping in touch with people? Do you want to be a Blue Bulletin Correspondent?

We are looking for correspondents in different Blue regions. We already have a few dedicated correspondents who send us news. But we would like more. And to say thank you, we are offering an award of ZAR2 000 for the correspondent of the year!

Contact Bronwen at newsletter@blue.co.za if you're interested. All stories you send in from September 2007 to August 2008 will be eligible for the award. We will ask you to vote on your favourite story each issue, and the winning correspondent each issue will go into the finals. That means you have a chance to win in each issue.



Picture of the year – win ZAR2 000!

We want bright and beautiful pictures in our Blue Bulletin. So we are offering a prize of R2 000 for the picture of the year. The competition will run from September 2007 to August 2008, and all pictures submitted will be entered into the competition, if we have the name and branch of the photographer (unlabelled pictures will not be entered). The winning picture must have high resolution of 300 dpi, so speak to Jeanne Smit, our layout and design artist.

She will give you help and advice in getting your pictures up to scratch in terms of quality. Contact Jeanne at +27 (0)12 990 8400 We will ask you to vote on your favourite picture in each issue, and the winning photographer each month will go into the finals. So get busy with your cameras to get some real quality photographs!



Botswana

Blue on show at Botswana Consumer Fair

The highlight of September in Gaborone is the Botswana Consumer Fair. About 200 000 people attend the fair, and Blue had two stands, one to highlight the Blue Car prize and how to enter our competition, the other for people to talk to our consultants.

We collected 140 contact phone numbers from people who wanted more information. We handed out about 400 pamphlets to interested people. In addition, even though people generally don't want others to see them borrow money, we had 15 applications signed at the fair. Business in Gaborone has picked up nicely as a result, with new clients bringing the pamphlets they were given at the show.

Andre Heunes
Botswana Country Director



Uganda

Uganda's Blue Angels

In Uganda, the so-called "Pearl of Africa" (christened this by Sir Winston Churchill), it is difficult to reach out to clients and employers in the remote and rural areas. After considering various options, we came to the conclusion that motorcycles (scramblers) might offer a solution to the problem. It will also assist with the management and control of field agents as well as submissions and collections.

The dedicated driver of the motorcycles must obviously have a valid riding permit and after undergoing a one hour orientation session, an indemnity and conditions form is signed on the do's and don'ts of driving a motorbike in Uganda.

At close of business our field agent reports back to the company's driver, David Nsereko, on fuel usage, general conditions and mileage for the day. We even have a lady on one of these mean machines. One of these days, they might call us the BLUE ANGELS and not the HELL'S ANGELS.

Anton Nel,
Executive Director, Uganda





Tanzania

Tanzania bets on goats

Bet on goats, not horses

One of the main fun events in Dar es Salaam is the annual Goat Race. Blue went to see what this was about. A few years ago in Uganda, some enterprising members of the business community were pondering on a unique way to raise money for charity. They hit on "Ascot with a Difference". Pigs were not practical in East Africa, but goats were in abundance, so goat races were born, modelled on a typical horse race with its own special twist.

How the racing works

Six goat races are run at set times during the day. Every race is individually named and sponsored by local companies. Ten goats compete in each race, with jockeys (behind, in front, beside, under, but ideally not on their goats) needing to bring forth every drop of persuasive skill and mental creativity to cajole their steeds towards the finishing line in a fair and proper manner, all to the great excitement and cheers of the winners and despondent bleats of the poor losers. But this is not all. Betting is an

integral part of racing - horses and goats alike. In order for you to make a highly intelligent informed decision on which goat to put your money on (and show your friends up), the very impressive race history of each of the 48 racing goats is printed in the Race Programme. Before each race, the goats will parade proudly around the ring, giving you the chance to seek visual signs of genius or winning prowess hopefully in at least one of the competing steeds.

This is a fun event for charity where everyone wins. Unfortunately Blue was too late this year but you can bet your horses (or goats) that Blue will be there next year!

Vanessa Schreuder
Blue Dar es Salaam



Tanzania hands out trophies

Tanzania management decided to boost the spirit at branches and to reward our branches for hard work and productivity. The nomination categories in Tanzania were for best branch, agent and consultant. Arusha Branch won the prize for best branch and the best agent. Dar es Salaam won the prize for best consultant (Atanasi Nyabyamari).

New Appointments and Promotions

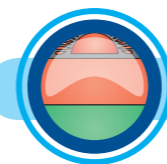
Devota Kiswaga was appointed as personal assistant

to Johan Senekal and Najla Kalfan was promoted to assistant credit manager.

Other news in Tanzania

Our billboards are shining and we now have eight branches in Tanzania. Two new branches were opened in Tanzania, one in Tanga and one in Kigoma overlooking the shores of Lake Tanganyika.

Vanessa Schreuder
Blue Dar Es Salaam



Zambia

Solwezi supports Kaonde Cultural Ceremony

The Kaonde people of North Western province celebrated their tribal celebrations in Solwezi in August and Blue was not left out! The Lubinga Ceremony of the Kaonde people of North Western Province is a showcase of Kaonde cultural activities and traditions very much like the famous Kuomboka Ceremony in the Western Province of Zambia. We donated 100 T-shirts bearing the Blue logo and our Solwezi Branch Staff were at the ceremony to support the local Chief, his subjects, and ... you guessed right ... market our products. We are making our presence felt in all corners of Zambia.

Godfrey Ngula
Sales and Marketing Director, Zambia



Not a waste at all

Blue in Zambia has joined the campaign to keep Lusaka clean. This is a Bank of Zambia driven programme and initiated by the minister of local government. The President of the Republic of Zambia has expressed keen interest in the overall aim of keeping the country at large clean and has desired that business houses do their part in co-operating with the drivers of the programme to ensure its success and achieve an environmentally friendly atmosphere for Zambians and tourists.

Blue have scored a first by installing 20 beautiful utility rubbish bins bearing our branding complete with contact details for our offices. In Lusaka we have women sweeping the streets and they seem to be delighted with emptying our handy bins every morning. The public are not to be left out of this although some naughty people have already started nicking them for other purposes! Any which way, Blue is the winner.

Godfrey Ngula
Sales & Marketing Director, Zambia



You can decide

The attitude you have is the attitude you have chosen. When you find that you've worked your way into a negative mindset, you have what it takes to also work your way back out. You can truly change the world by changing the way you look at it. In an instant, by realising you have the power, you can inject new positive energy and enthusiasm into your life.

In what kind of world do you wish to live? This very moment, you can adopt an attitude that will make that world appear before your eyes.

Much of what happens all around you is out of your control. And yet you can completely control what is most important.

For you can decide for yourself what it all means. And you can choose what to make of it all.

"Are you ready to live life completely on your own terms, with a positive attitude, purpose and passion? When you are ready, you will."

Ralph Marston, Philosopher



Ten thousand see Blue at Amanzimtoti

Anna-Maria Bigaignon reports from Blue Smith Street Durban...

Our Blue office joined the Kuswag fair at Amanzimtoti in September. About 10 000 people attended the fair. It got better and better each day we were there - we spoke to lots of people, sold funeral policies and met property agents who sell properties in our price range for Greenstart homeloans. We also made contact with home improvement contractors and estate agents – all people who serve our customers and who we can work with. We also kitted out the school cleaning staff with a T-shirt and cap each, so everywhere they went, they advertised the Blue name.

People asked who we were and what Blue was about. Except it was a Rugby day and every one thought we were Blue Bull supporters!* Eeeew, how can you tell staunch SHARKS supporters that? So I had a shark painted on my face just to prove a point.

The next Monday when I went back to the school I noticed that the staff were still wearing the caps. So even after the fair was over, Blue was still getting lots of exposure. Thanks to all that made this venture a success and a special thanks to Maggie, Themba and Felix for giving up their weekend to assist me at the fair.

Editor's comment: For non-South Africans, the colour blue in South Africa is associated with one of the largest rugby teams, called the Blue Bulls. It causes some confusion and amusement. The Sharks are their strongest opposition.



Bloemfontein casual day

Clients that came into the Blue Bloemfontein branch appreciated the fun and the festive atmosphere we had on casual day. We had fun dressing up too!



Hanlie Kryns
Branch Manager, Bloemfontein

Bethlehem helps in urgent blood drive



Blue/Future Finance in Bethlehem offered clients the opportunity to come into the Blue offices to donate blood. Local blood supplies were critically low, and Blue Bethlehem wanted to do their bit to build up vital supplies of blood. It seems the first job is the hardest! Boerewors rolls were provided to all willing candidates, and a great time was had by all (except branch manager Zelda Kriek).



1. Ursula helps Evonia Motsoahae relax.
2. Giving blood, L to R: Zelda Kriek, branch manager; Frikkie Bruwer, sales manager assisted by Ursula Mafaro from Blood Services.

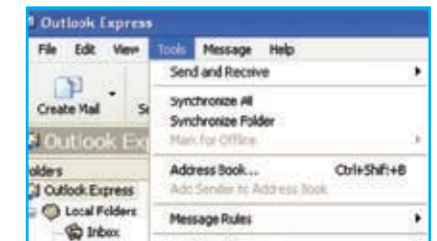
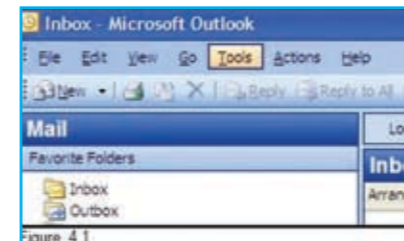
Lucky draw – win ZAR250 for your email signature

It's time to fix up your Blue e-mail signature. When you've fixed your email signature, send a blank email to newsletter@blue.co.za with "signature" in the subject line and you could win ZAR250 in the lucky draw.

All correct entries received by 8 October will be entered into the lucky draw.



- Step 1. Download the Pdf document from the intranet as reference.
- Step 2. Copy both the signature and the disclaimer from the Pdf document. To do this: Place the mouse cursor in front of the word "Johan". Hold down your left mouse button and drag over and down while selecting all the text. Make sure you select the name, numbers and disclaimer.
- Step 3. Right click on the highlighted text, then left click and choose "copy".
- Step 4 a) If you use Microsoft Outlook for emailing, open it, click on the "Tools menu" at top. See Figure 4.1 below.



- Step 4 b) If you use Outlook Express for emailing, open it, click on the "Tools menu" at the top. See Figure 4.2 above.
- Step 5. Click on "Options" lower down in the menu.
- Step 6 a) If you use Microsoft Outlook: Click on "Mail Format" in outlook and then on "Signatures" at the bottom.
- Step 6 b) If you use Outlook Express: Click on the "Signatures" tab.
- Step 7. Click on "New" and give your signature a name. For example "your name".
- Step 8. (only Microsoft Outlook users) Click on "next".
- Step 9. In the White text box, right click and choose paste.
- Step 10. You should now see Johan's name in the white box. Please modify it to your name, designation, fax, phone numbers and details. Change the font of your name to Bradley Hand size 11, lines two through to six are in Ariel Narrow, size 11, line two is written in bold and in line three, Blue Financial Services Limited. **Note that the Limited must be typed out in full.** Lines one to three and the website are in the colour dark blue. The rest is in black.
- Step 11. Click APPLY, FINISH or OK.
- Step 12. (Only Microsoft Outlook users) Click on OK. (Ensure your signature is selected in both boxes at the bottom).
- Step 13. (Only Microsoft Outlook Express users) Click on OK. It is done.

If you encounter any problems, please contact Blue Financial Services IT Department.



How well do you manage your money?

Here is a quick quiz to rate your personal money skills.



When you get an extra cash bonus, do you...

1. Spend it quickly, because it's burning a hole in your pocket?
2. Save it, invest it or start a little business on the side?
3. Treat everyone to a party, and give the rest to charity?

Is it better to have...

1. Beautiful clothes and a great car because people judge you by appearance?
2. Money in the bank and assets in case things go wrong?
3. Friends and loved ones. Who cares about material possessions and money anyway?

In your old age will you be...

1. Poor, rich, who cares? Some smart scheme could come along.
2. Comfortable because you've put money aside, saved and invested?
3. Looked after by your family, because you do so much for them now?

Is it a good investment to buy...

1. Furniture and appliances on credit, so you can use them now?
2. Educational courses and training to increase your earning ability?
3. Gifts and presents, to make other people happy?

Is the best kind of work...

1. A job that gives you lots of spare time and no headaches?
2. One with performance bonuses, freelance work or your own business?
3. Voluntary work that helps humanity?

How did you answer?

Mostly ones

You live fast and wild, and focus on fun rather than making money. You could land up in financial trouble. Make sure you don't; learn ways to boost your money skills.

Mostly twos

You have a good sense of the value of money. If you're not wealthy yet, you're on the right track. Don't stop learning, and share your money know-how with others.

Mostly threes

Your heart is in the right place. Although you are the kindest person, you need to look after yourself better, so you aren't a burden on others as you grow old.

Do you want to attend a workshop on money skills? Send your name and comments to newsletter@blue.co.za

Looking for powerful pictures



Jeanne Smit (Blue layout and design), wants to use her talent to make Blue Bulletin more fun, with bigger, better pictures. Here's her advice: "Image quality for print has to be a minimum of 300 dpi (dots per inch) or 2848x2136 pixels. On your camera you will need to go to 'set up'. There you will see either the pixel ratio or dpi. Please set it to the largest file you can get, and the highest quality. Sometimes the pictures you send look great on a computer screen because that is only 72dpi, but they look awful when we come to print them." Call Jeanne for help on +27 (0)12 990 8400 and she can talk you through setting up your camera. Remember, cell phone pictures are not good enough to print. So do your best to get hold of a proper camera for your Blue Bulletin images.

For tips on how to take good photographs go to the following website. <http://web.canon.jp/Imaging/enjoydslr/> then on the lefthand side select part two, how to shoot. It's a user friendly guide to photography, with step by step instructions.



Congratulations to our August Blue Stars!

Zambia Blue Star winners

- Dorica Mulambya (Kasama) 2 Stars for best service & team work
- Zude Goma (Kasama) 2 Stars for best service & sales support
- Geofry Mwenya (Kabwe) 2 Stars for best service, team work & initiative
- Deon Verster (National H/O) 3 Stars for best service and team work
- Nisbert Mwanachilenga (National H/O) 3 Stars for best service & team work

Botswana Blue Star winners

- Daphne Bakwadi (National H/O) 2 Stars for best service & team work
- Badisa Balalathwa (National H/O) 3 Stars for team work
- Maggie Visagie (Lobatse) 3 Stars for sales support
- Masego Matsane (National H/O) 3 Stars for best service

RSA Blue Star winners

- Sandy Ngonelo (Bloemfontien) 2 Stars for best service & team work
- Phumi Sambo (Benoni) 2 Stars for best service & team work
- Zyl Tait (Pretoria) 2 Stars for beating target & innovation
- Johannah Matabane (Rustenburg) 2 Stars for best service & team work
- Eugenia Mthunzi (Pretoria) 2 Stars for beating target & innovation
- Anneline van Staden (National H/O) 2 Stars for team work & sales support
- Siân Malins (National H/O) 2 Stars for team work
- Sinah Mpolokeng (Barberton):) 2 Stars for best service & initiative
- Paul Kruger (National H/O) 2 Stars for team work & innovation
- Connie Köllner (National H/O) 2 Stars for best service & team work
- Michelle McClean (National H/O) 3 Stars for best service & team work
- Lebo Bobape (National H/O) 3 Stars for best service, initiative & team work
- Pearl Lolwana (Midrand) 4 Stars for best service and team work
- Charlene van der Schyff (National H/O) 5 Stars for best service & team work
- Tanya Oelofse (National H/O) 5 Stars for best service & team work
- Caroline Lekhuleni (Hazyview) 5 Stars for best service & team work
- Elsabe Faure (Hazyview) 5 Stars for best service & team work
- Johan van Niekerk (National H/O) 5 Stars for best service, team work & initiative
- Sam Brink (National H/O) 5 Stars for best service, team work & initiative
- Mahlatshe Mothema (National H/O) 5 Stars for best service, team work & initiative
- Annemarie Lotter (National H/O) 5 Stars for best service, team work & initiative
- Mabel Mapuna (Pietersburg) 6 Stars for beating target & team work
- Lesetja Patrick Mphela (Pietersburg) 6 Stars for beating target & team work

RSA Employee of the month

Donnevin Raath (National H/O) Best Service...Fraud Prevention

Please send detailed motivations and a photograph of your nominee. Nominations must reach HR before the 5th of the month. Please nominate those performers who live our Blue values, and explain why they do. Read more about the Blue Star Recognition Scheme on the intranet or contact HR for more information.

Werner Pretorius
HR Director



Nisbert Mwanachilenga



Masego Matesane



Tanya Oelofse



Michelle McClean



Donnevin Raath



Lebo Bobape



Lesetja Mphela



Mabel Mapuna



Sam Brink



Paul Kruger



Johan van Niekerk



Badisa Balalathwa